Information to identify the case:		
Debtor 1	Robbie L. Codner	Social Security number or ITIN xxx-xx-0943 EIN
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN
United States Bankruptcy Court District of New Jersey		
Case number:	19-14318-ABA	

## **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robbie L. Codner aka Robbie L. Carroll, aka Robbie L. Harris

11/22/19

By the court: Andrew B. Altenburg Jr.

United States Bankruptcy Judge

## **Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

## Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

## Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

## Case 19-14318-ABA Doc 46 Filed 11/24/19 Entered 11/25/19 00:43:28 Desc Imaged

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New Jersey

In re: Robbie L. Codner Debtor Case No. 19-14318-ABA Chapter 7

### **CERTIFICATE OF NOTICE**

District/off: 0312-1 User: admin Page 1 of 3 Date Rcvd: Nov 22, 2019 Form ID: 318 Total Noticed: 71

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 24, 2019.
db
                            +Robbie L. Codner, 11 Sunset Lane,
                                                                                               Bridgeton, NJ 08302-3128
                         APS, 2527 Cranberry Hwy, Re: Regional Diagnostic Imaging, Wareham, No. 1997 Haydaa Pharmacy, 101 Executive Dr. St. 10, Moorestown, NJ 08057-4236 H-CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099 (address filed with court: Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa, No. 1997 Head of the Continental Finance, PO Box 30311, Tampa,
518060146
                                                                                                                                                Wareham, MA 02571-1046
518060148
518060155
                                                                                                                       PO Box 30311, Tampa, FL 33630-3311)
518060152
                              Bridgeton, NJ 08302-2623
                           EOS CCA, 700 Longwater Drive, Boston, MA 02298
+Fairfield Township Tax Collector, PO Box 240, Fairton, NJ 08320-0240
518144977
518144948
                           +Inspira Medical Center Woodbury Inc, 509 N. Broad Street, Woodbury, NJ 08096-1697
+Mariner Finance, 3301 Boston Street, Baltimore, MD 21224-4979
+Nationwide Recovery Systems, 2304 Tarpley Road, Suite 134, Carrollton, TX 75006-2470
Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,
Trenton, NJ 08625-0112
518060162
518060168
518060170
518060171
                           +PMAB LLC, 4135 S Stream Blvd Ste, Charlotte, NC 28217-4636

+Physical Therapy Services, 70 Manhein Ave., Bridgeton, NJ 08302-2136

Preferred Credit, PO Box 1679, Saint Cloud, NN 56302-1679
518060175
518060174
518060176
                             Professional Credit Services, P.O. Box 13128, C/O Comcast, Haupp
Professional Credit Services, P.O. Box 13128, Hauppauge, NY 11788
518060178
                                                                                                                                                   Hauppauge, NY 11788
518060177
                           +Recon Ortho Assoc II PC, Po Box 757910, Philadelphia, PA 19175-7910
518060180
                         +Regional Diagnostic Imaging, 1505 W Sherman Ave, Vineland, NJ 08360-7059
++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
518060181
518060186
                              TRENTON NJ 08646-0245
                           (address filed with court: State Of New Jersey, P.O. Box 245,
                               Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
                             Dept Of Treasury-Division Of Taxation, Itemcon, No 5000 1215,
Sko Brenner American, 40 Daniel Street Po Box 230, Farmingdale, NY 11735-0230
518060184
                           +South Jersey Gas, Po Box 577, Attn: Mrs. DeMarco, Hammon Stellar Recovery, P.O. Box 1234, Fort Mill, SC 29716-1234 +Thomas Dwyer, MD, PO Box 2430, Vineland, NJ 08362-2430
518060185
                                                                                                                                 Hammonton, NJ 08037-0577
518060187
                           Stellar Recovery.
+Thomas Dwyer, MD,
518060189
                           +U.S. Dept of HUD, 451 7th Street S.W., Washington, DC 20410-0001

+Western Sky, P.O. Box 370, Timerber Lake, SD 57656-0370

+Wonder Cooker, PO Box 406, Farmingdale, NY 11735-0406

+cumberland air solutions, 78 west park ave #11, Vineland, NJ 08360-3534

+pas outreach tech lab, 600 e genesee st ste 305, Syracuse, NY 13202-3108
518076870
518060194
518144973
518060157
518060172
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                           E-mail/Text: usanj.njbankr@usdoj.gov Nov 23 2019 00:11:17 U.S. Attorney, 970 Broad S
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 23 2019 00:11:15 United States Trustee,
                                                                                                                                                                          970 Broad St.,
sma
                               Office of the United States Trustee,
                                                                                                     1085 Raymond Blvd., One Newark Center, Suite 2100,
                               Newark, NJ 07102-5235
                           +E-mail/Text: GOLF_STBankruptcy@gatewayonelending.com Nov 23 2019 00:10:54
cr
                               Gateway One Landing and Finance, 160 N. Riverview Drive,
                                                                                                                                           Suite 100.
                               Anaheim, CA 92808-2293
518060145
                             EDI: CBSAMERIMARK Nov 23 2019 04:58:00
                                                                                                           AmeriMark Premier, Po Box 2845,
                               Monroe, WI 53566-8045
518144715
                           +EDI: CBSAMERIMARK Nov 23 2019 04:58:00
                                                                                                           Amerimank, c/o Creditors Bankruptcy Service,
                               P.O. Box 800849, Dallas, TX 75380-0849
518060147
                             E-mail/Text: bankruptcy@pepcoholdings.com Nov 23 2019 00:11:07
                               Atlantic City Electric Company,
                                                                                           Pepco Holdings, Inc.,
                               Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
                               Carneys Point, NJ 08069-3600
518213283
                           +EDI: ATLASACQU.COM Nov 23 2019 04:58:00
                                                                                                            Atlas Acquisitions LLC,
                                                                                                                                                          294 Union St...
                             Hackensack, NJ 07601-4303
E-mail/Text: bankruptcy@cashcall.com Nov 23 2019 00:11:36 CashCall Inc,
518060151
                               1600 S. Douglas Rd, Anaheim, CA 92806
518060149
                             E-mail/Text: clientrep@capitalcollects.com Nov 23 2019 00:11:44
                                                                                                                                                       Capital Collections,
                               PO Box 150, c/o Inspira, West Berlin, NJ 08091
                            +EDI: RMSC.COM Nov 23 2019 04:58:00 Care Credit,
                                                                                                                              PO Box 981439,
                                                                                                                                                           El Paso, TX 79998-1439
                           +E-mail/Text: bncmail@w-legal.com Nov 23 2019 00:11:21
                               E-mail/Text: bncmail@w-legal.com Nov 23 2019 00:11:21 CashCall, Inc.,
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518225327
518144976
                           +E-mail/Text: compliance@chaserec.com Nov 23 2019 00:11:38
                                                                                                                                            Chase Receivables,
                             1247 Broadway, Sonoma, CA 95476-7503
EDI: WFNNB.COM Nov 23 2019 04:58:00
EDI: WFNNB.COM Nov 23 2019 04:58:00
                                                                                                    Comenity,
                                                                                                                         P.O. Box 183003, Columbus, OH 43218-3003
518060153
518060154
                                                                                                     Comenity Bank/Peebles, Po Box 182789,
                           Columbus, OH 43218-2789
+E-mail/PDF: creditonebknotifications@resurgent.com Nov 23 2019 00:17:35
518060156
                                                                                                                                                                       Credit One Bank,
                               PO BOX 98873, Las Vegas, NV 89193-8873
                           +E-mail/Text: info@fullcirclecollectionsllc.com Nov 23 2019 00:11:39
518060159
                               Full Circle Financial Services, Po Box 5689, Clearwater, FL 33758-5689
                             E-mail/Text: GOLF_STBankruptcy@gatewayonelending.com Nov 23 2019 00:10:54
518060160
                              Gateway One Lending & Finance, 160 North Riverview, Anaheim, CA 92808
                             E-mail/Text: GOLF_STBankruptcy@gatewayonelending.com Nov 23 2019 00:10:54
518122253
                               Gateway One Lending & Finance, LLC, 175 N Riverview Drive, Anaheim, CA 92808
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# Case 19-14318-ABA Doc 46 Filed 11/24/19 Entered 11/25/19 00:43:28 Desc Imaged Certificate of Notice Page 4 of 5

Page 2 of 3

Date Royd: Nov 22, 2019

User: admin

Form ID: 318 Total Noticed: 71 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 518060161 E-mail/Text: jkatsios@gsicollections.com Nov 23 2019 00:11:09 GSI Recovery, Po Box 127, Nutley, NJ 07110-0127 518060165 EDI: IRS.COM Nov 23 2019 04:58:00 Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081 518060166 EDI: RMSC.COM Nov 23 2019 04:58:00 Jewelry Television Prefered Account, PO Box 2394, Omaha, NE 68103-2394 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 23 2019 00:17:14 LVNV Funding, 518060167 Po Box 740281, Houston, TX 77274-0281 518099288 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 23 2019 00:17:36 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 518230637 E-mail/Text: camanagement@mtb.com Nov 23 2019 00:11:10 M&T Bank, P.O. Box 840, Buffalo, NY 14240-0810 518230638 E-mail/Text: camanagement@mtb.com Nov 23 2019 00:11:10 M&T Bank, Buffalo, NY 14240-0810, M&T Bank, P.O. Box 840, Buffalo, NY 14240-0810 EDI: CBS7AVE Nov 23 2019 04:58:00 Montgomery Ward, 1112 7th Avenue, +EDI: CBS7AVE Nov 23 2019 04:58:00 518060169 Monroe, WI 53566-1364 +EDI: CBS7AVE Nov 23 2019 04:58:00 518144716 Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 EDI: WFNNB.COM Nov 23 2019 04:58:00 Pe 518060173 Peebles, P.O. Box 659465, San Antonio, TX 78265-9465 E-mail/Text: bankruptcynotices@pch.com Nov 23 2019 00:11:10 518060179 Publishers Clearing House, P.O. Box 26305, Lehigh Vly, PA 18002-6305 EDI: Q3G.COM Nov 23 2019 04:58:00 Quantum3 Group LLC as agent for, Comenity Bank, 518224690 PO Box 788, Kirkland, WA 98083-0788 EDI: Q3G.COM Nov 23 2019 04:58:00 Q Quantum3 Group LLC as agent for, MOMA Funding LLC, 518062891 PO Box 788, Kirkland, WA 98083-0788 +E-mail/Text: jkatsios@gsicollections.com Nov 23 2019 00:11:09 Kirkland, WA 98083-0788 518174019 Regional Diagnostic Imaging, LLC, c/o GSI Recovery, LLC, PO Box 1026, Bloomfield, NJ 07003-1026 518060182 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 23 2019 00:17:15 Resurgent Capital, P.O. Box 10826, Greenville, NC +EDI: CBS7AVE Nov 23 2019 04:58:00 Greenville, NC 29603-0826 518060183 Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364 518144717 +EDI: CBS7AVE Nov 23 2019 04:58:00 Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 +EDI: CBSMASON Nov 23 2019 04:58:00 Stoneberry, 518144714 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 EDI: CBSMASON Nov 23 2019 04:58:00 Sto +EDI: RMSC.COM Nov 23 2019 04:58:00 Syn Stoneberry, PO Box 2820, 518060188 Monroe, WI 53566-8020 518061221 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 EDI: VERIZONCOMB.COM Nov 23 2019 04:58:00 518060191 Verizon, P.O. Box 4830, Trenton, NJ 08650-4830 E-mail/Text: bankruptcyreports@wakeassoc.com Nov 23 2019 00:11:36 518060192 Wakefield & Associates, 3091 S Jamaica St STE 200, Aurora, CO 80014-2639 518151953 +EDI: WFFC.COM Nov 23 2019 04:58:00 Wells Fargo Bank, N.A. Attention Payment Processing, MAC# F2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
EDI: WFFC.COM Nov 23 2019 04:58:00 Wells Fargo Bank, N.A., Default Document
MAC#N9286-01Y, 1000 BLUE GENTIAN ROAD, Eagan MN 55121-7700
EDI: WFFC.COM Nov 23 2019 04:58:00 Wells Fargo Home Mortgage, PO Box 10335, 518157890 Default Document Processing, 518060193 Des Moines, IA 50306-0335 TOTAL: 43 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* +CashCall, Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, 518225329\* SEATTLE, WA 98121-3132 +CashCall, Inc., C/O WE SEATTLE, WA 98121-3132 518225347\* C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, 518060164\* PO BOX 7346, PHILADELPHIA PA 19101-7346 (address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081) 518060163\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 518060190 ##+Transworl Systems, P.O. Box 1864, Santa Rosa, CA 95402-1864 ##+ellie's treasure, 84 East Commerce street, Bridgeton, NJ 08302-2602 518060158 TOTALS: 0, \* 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

# Case 19-14318-ABA Doc 46 Filed 11/24/19 Entered 11/25/19 00:43:28 Desc Imaged Certificate of Notice Page 5 of 5

District/off: 0312-1 User: admin Page 3 of 3 Date Rcvd: Nov 22, 2019 Form ID: 318 Total Noticed: 71

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2019 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlrab@LOGS.com,

njbankruptcynotifications@logs.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,

summarymail@standingtrustee.com

 $\label{lem:condition} \begin{tabular}{ll} John R. Morton, Jr. & on behalf of Creditor & Gateway One Landing and Finance ecfmail@mortoncraig.com, mortoncraigecf@gmail.com \\ \end{tabular}$ 

Melissa N. Licker on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC NJ\_ECF\_Notices@mccalla.com

Rebecca Ann Solarz on behalf of Creditor Lakeview Loan Servicing LLC rsolarz@kmllawgroup.com Seymour Wasserstrum on behalf of Debtor Robbie L. Codner mylawyer7@aol.com, ecf@seymourlaw.net U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8